

HARFORD COUNTY AT A GLANCE

CULTURAL AND RECREATION ATTRACTIONS



Anita C. Leight Estuary Center	Havre de Grace Maritime Museum	
Concord Point Lighthouse	Hays House	
Eden Mill Nature Center	Ironbirds Stadium	Rockfield Manor
Fiore Winery	Ladew Topiary Gardens	Steppingstone Farm Museum
Harford County Equestrian Center	Liriodendron Mansion	Susquehanna Lockhouse Museum
Harford Glen Environmental Education Center	Ripken Museum	Susquehanna State Park
Havre de Grace Decoy Museum	Rocks State Park	Swan Harbor Farm

DEMOGRAPHICS



Land Use



Total Acres	335,282	Total Non-Developed	76.7%
Total Land	83.7%	Agriculture	39.4%
Total Water	16.3%	Forest	34.7%
		Extractive/Barren	0.4%
		Wetlands	2.2%
Total Developed	23.3%		
Residential	15.0%		
Commercial/Industrial	1.9%		
Institutional/Open	6.4%		

Population



Population by Age*

(Harford County Dept. of P&Z; US Census Bureau, Dec. 2000)

2000	218,590	0-4 years of age:	15,776
2005	237,165	5-9 years of age:	17,476
2010 (Projection)	256,985	10-19 years of age:	32,569
2015 (Projection)	274,260	20-34 years of age:	38,596
2020 (Projection)	277,075	35-49 years of age:	57,215
2025 (Projection)	281,065	50-64 years of age:	34,798
		65 years and over:	22,160

Median Household Income (Office of Economic Development/U.S. Bureau of Census ESRI for \$62,927

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ECONOMICS

Property Taxes

Real Property FY 07 Tax Rates

Tax rate per \$100 of assessed value:	
General Fund (All County property owners).....	\$0.926
Highways Fund (Property owners outside the towns) ..	\$0.156
Total Real Property Tax.....	\$1.082
Maryland.....	\$0.132

Corporate & Personal Property FY 07 Tax Rates

Tax rate per \$100 of assessed value:	
General Fund (All County property owners) ..	\$2.315
Highways Fund (Property owners outside the towns).....	\$0.390
Total Corporate & Personal Tax Rate.....	\$2.705



2006/2007 Taxable Property

Real Property	\$ 18.73 billion
Corporate and Personal Property	\$.89 billion

Harford County's Bond Rating

Credit (or Bond) ratings are designations by the investor services to give a relative indication of credit quality. When a government receives a higher bond rating, their bonds can be sold at a lower interest rate, which results in less interest cost to that government.

Harford County received its increases based on: an increasing tax base (that is more business growth), favorable debt ratios, sound financial operating and reporting, and conservative budgeting.

<u>Investor Service</u>	<u>Highest</u>	<u>FY 99</u>	<u>FY 01</u>	<u>FY 02</u>	<u>FY 04</u>	<u>FY 05</u>	<u>FY 06</u>
Standard & Poor's	AAA	AA	AA	AA	AA+	AA+	AA+
Fitch	AAA	AA	AA+	AA+	AA+	AA+	AA+
Moody's Investors Service	Aaa	Aa2	Aa2	Aa1	Aa1	Aa1	Aa1

*Note: For FY 00 only short-term financing was done

Legal Debt Margin

Starting in FY 02, State law limits charter counties to the amount of general obligation debt they can issue to an amount equal to a total of 6% of the assessable base of Real Property and 15% of Personal Property. Harford County's conservative fiscal management is exemplified by having incurred debt at only 18.37% of the total amount of debt the County is legally authorized to issue.

FY 2006 / 2007

Harford County's Legal Debt Limit	100.00%	1,257,192,402
Total Debt Applicable to the Legal Debt Limit	20.30%	254,977,416
Legal Debt Margin	79.70%	<u>\$ 1,002,214,986</u>

Total Debt

Estimated Long Term Debt	\$254,977,416
Estimated Self Sustaining Debt	<u>131,240,563</u>
Total Bonded Debt	\$386,217,979

Debt Per Capita

FY 94 - \$243	FY 00 - \$422
FY 95 - \$219	FY 01 - \$526
FY 96 - \$329	FY 02 - \$609
FY 97 - \$301	FY 03 - \$555
FY 98 - \$387	FY 04 - \$585
FY 99 - \$421	FY05 - \$680

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ECONOMICS (CONT'D.)

Major Employers*

(based on the number of full-time and part-time employees)

Aberdeen Proving Ground	12,486	EAI Corporation	445
Upper Chesapeake Health System	2,200	Science Applications International Corporation (SAIC)	420
Rite Aid Mid-Atlantic Distribution Center	969	Battelle Eastern Science & Technology Center	400
Sverdrup Technology, Inc.	500	Frito Lay	386
Saks Fifth Avenue	472	Collins & Aikman	338

* Selected major employers

Unemployment Rate

(January, 2006)..... 4.1%



EDUCATION

Harford County Public Schools



Elementary	32
Middle	8
Comprehensive High Schools	8
John Archer public special education school serving students with disabilities	1
Technical High School	1
Alternative Education School	1
Actual Enrollment - FY 2006	40,212
Projected Enrollment - FY 2007	40,060
Projected FTE Staff - FY 2007	5,167.40

Higher Education



Harford Community College

Full Time Equivalent Enrollment (FTE)	3,254
Number of Students	7,607
Full Time Students	1,462
Part Time Students	6,145
Average Age	26.5
Median Age	21
Degree Seeking Status:	
Associate	5,522
Certificate	192
Non Degree	1,893

Higher Education Applied Technology Center (HEAT)

College/University: Partners

College of Notre Dame

BA - Business and Elementary Education
BSN - Nursing
MA - Leadership in Teaching

Johns Hopkins:

MS - Biotechnology
Engineering and Applied Science Programs

University of Phoenix

MBA - Technology Management
BS - Information Technology



University of Maryland at College Park

MEng - Engineering
Graduate Certificate in Engineering

Towson University

MEd. - Education
MS - Instructional Technology
Post-Master's Certification for Administrator